

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION

In re: JAMES EUGENE PISA § Case No. 5:18-bk-04767
ELIZABETH JANET PISA §
§
§
§
Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/10/2018.
- 2) The plan was confirmed on 03/06/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/06/2020, 07/07/2021, 12/08/2022.
- 5) The case was completed on 01/12/2023.
- 6) Number of months from filing or conversion to last payment: 50.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$89,234.00.
- 10) Amount of unsecured claims discharged without full payment: \$15,876.74.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 27,120.00
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 27,120.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,020.74
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 5,020.74
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TULLIO DeLUCA, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	539.91	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	984.00	983.57	0.00	0.00	0.00
COMMUNITY BANK	Con	3,191.00	3,709.21	3,191.00	3,495.00	0.00
COMMUNITY BANK	Uns	0.00	3,709.21	518.21	189.37	0.00
LACKAWANNA COUNTY TAX	Sec	6,000.00	3,552.74	3,552.74	3,552.74	0.00
ONEMAIN FINANCIAL	Sec	2,635.00	2,588.67	0.00	0.00	0.00
AMERICREDIT FINANCIAL	Sec	18,096.00	18,372.78	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	5,000.00	8,417.67	4,672.99	4,672.99	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	8,417.67	3,744.68	1,368.46	0.00
MIDLAND CREDIT MGMT;	Uns	1,878.00	1,869.06	1,869.06	683.03	0.00
CAPITAL ONE BANK	Uns	1,113.00	1,113.36	1,113.36	406.87	0.00
CAPITAL ONE BANK	Uns	1,314.00	1,314.91	1,314.91	480.53	0.00
AMERICAN HONDA FINANCE CORP	Uns	0.00	381.50	381.50	139.42	0.00
QUANTUM3 GROUP, LLC	Uns	2,242.00	2,242.39	2,242.39	819.46	0.00
BECKET & LEE	Uns	644.00	644.66	644.66	235.58	0.00
SYNCHRONY BANK	Uns	0.00	1,863.05	1,863.05	680.84	0.00
SYNCHRONY BANK	Uns	1,828.00	1,828.14	1,828.14	668.08	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PORTFOLIO RECOVERY	Uns	1,909.00	1,908.94	1,908.94	697.60	0.00
PORTFOLIO RECOVERY	Uns	1,013.00	978.89	978.89	357.73	0.00
PORTFOLIO RECOVERY	Uns	1,064.00	1,063.98	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,145.00	1,105.72	1,105.72	404.08	0.00
PORTFOLIO RECOVERY	Uns	0.00	448.85	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	977.00	977.52	977.52	357.22	0.00
TD BANK	Uns	202.00	239.49	239.49	87.51	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	19,965.00	20,468.01	2,802.75	2,802.75	0.00
AFFIRM, INC	Uns	281.00	NA	NA	0.00	0.00
ALLIED SERVICES	Uns	135.00	NA	NA	0.00	0.00
CREDITONE	Uns	1,512.00	NA	NA	0.00	0.00
DOMIANO EYE CARE	Uns	99.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Uns	539.00	NA	NA	0.00	0.00
VERIZON BANKRUPTCY DEPT	Uns	156.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 3,191.00	\$ 3,495.00	\$ 0.00
Mortgage Arrearage	\$ 2,802.75	\$ 2,802.75	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 3,552.74	\$ 3,552.74	\$ 0.00
TOTAL SECURED:	\$ 9,546.49	\$ 9,850.49	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,672.99	\$ 4,672.99	\$ 0.00
TOTAL PRIORITY:	\$ 4,672.99	\$ 4,672.99	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 20,730.52	\$ 7,575.78	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,020.74
Disbursements to Creditors	\$ 22,099.26
TOTAL DISBURSEMENTS:	\$ 27,120.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/17/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.